Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example,	Sandra First name Marie	First name
	your driver's license or passport).	Middle name	Middle name
	Daine a como mistrone	Motton	
	Bring your picture identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	XXX - XX2174	XXX - XX
	number or federal Individual Taxpayer Identification number	OR	OR
	identification number	9xx - xx	9xx - xx

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Document Sandra Marie Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	Business name Business name EIN EIN
5.	Where you live	6841 S Aberdeen	If Debtor 2 lives at a different address:
		Number Street	Number Street
		Chicago IL 60621 City State ZIP Code	City State ZIP Code
		COOK	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		P.O BOX 21964 Number Street	Number Street
		P.O. Box Chicago IL 60621 City State ZIP Code	P.O. Box City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	☐ I have another reason. Explain. (See 28 U.S.C. § 1408

Debtor 1

Sandra Marie Document

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Case Number (if known)

Pa	Tell the Court About Your	Bankruptcy	Case			
7.	The chapter of the Bankruptcy Code you				equired by 11 U.S.C. § 342(b) for page 1 and check the appropriate	
	are choosing to file under	■ Chap	ter 7			
		☐ Chap				
		☐ Chap				
		☐ Chap	ter 13 			
8.	How you will pay the fee	local yours subm	court for more details aboutelf, you may pay with cash	ut how you may n, cashier's chec	Please check with the clerk's pay. Typically, if you are payink, or money order. If your attottorney may pay with a credit	ng the fee orney is
					oose this option, sign and atta e in Installments (Official Form	
		By la less t pay t	w, a judge may, but is not in the han 150% of the official poine fee in installments). If you	required to, waiv overty line that a ou choose this o	est this option only if you are for your fee, and may do so or pplies to your family size and uption, you must fill out the <i>Ap</i> B) and file it with your petition	nly if your income is you are unable to plication to Have the
9.	Have you filed for bankruptcy within the	□ No	NDII		09/16/2017 Case Number	17-27767
	last 8 years?	Yes.	District NDIL	When	MM / DD / YYYY	
			District None	When	Case Number	
			District	vviicii	MM / DD / YYYY	
			District	When	Case Number	
					MM / DD / YYYY	
	And any handsminder.	-				
10.	Are any bankruptcy cases pending or being	No				
	filed by a spouse who is not filing this case with	☐ Yes.			Relationship to you	
	you, or by a business parter, or by affiliate?		District	when	Case Number, if k	.nown
					Relationship to you	
			District	When	Case Number, if k	:nown
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line 12 Has your landlord obtained a	an eviction judgme	nt against you?	
			■ No. Go to line 12. Yes. Fill out <i>Initial State</i> this bankruptcy petition		iviction Judgment Against You (Fo	orm 101A) and file it with

			Document	Page 4 of 67
Debtor 1	Sandra	Marie	Motton	Case Number (if known)

	rt 3: Report About Any Busine		•			
12.	Are you a sole proprietor of any full- or part-time business?	■ No. □ Yes.	Go to Part 4. Name and location of busines	s		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any			_
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street			_
	to this petition.		City		State Zip Code	
			Check the appropriate box to	describe vour business:	•	
			_	us defined in 11 U.S.C. § 101(27A))		
			☐ Single Asset Real Estate	e (as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defined	in 11 U.S.C. § 101(53A))		
			☐ Commodity Broker (as o	efined in 11 U.S.C. § 101(6))		
			☐ None of the above			
	debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	☐ No.	he Bankruptcy Code.	I am NOT a small business debtor a	-	ı
Pa	Report if You Own or Ha	ve Any Hazard	ous Property or Any Property Th	at Needs Immediate Attention		
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and	No.	What is the hazard?			
	indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is neede	d, why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?					
	perishable goods, or livestock that must be fed, or a building		Where is the property?Numb	er Street		
	perishable goods, or livestock that must be fed, or a building			er Street		

First Name

Debtor 1

Sandra

Marie

Document Motton

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Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐I ar	m not required	to rec	eive a	briefing	about
cre	dit counseling	g becai	use of:		

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to rece	ive a briefing about
credit counseling because	se of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Sandra Marie Document Motton Page 6 of 67

Case Number (if known) ______

	16a Are your debts primarily	consumer debts? Consumer debts are de	efined in 11 U.S.C. § 101(8)
What kind of debts do		primarily for a personal, family, or household	• ,
you have?	No. Go to line 16b.		
	Yes. Go to line 17.		
		r business debts? Business debts are debts estment or through the operation of the busine	
	No. Go to line 16c. Yes. Go to line 17.	ů .	
	_		
	16c. State the type of debts you	owe that are not consumer debts or business o	debts.
Are you filing under	No. I am not filing under C	hapter 7. Go to line 18.	
Chapter 7?	_		aranarti ia avaludad and
Do you estimate that after any exempt property is	administrative expense	ter 7. Do you estimate that after any exempt pes are paid that funds will be available to distril	
excluded and administrative expenses	No.		
are paid that funds will b	I IYES.		
available for distribution to unsecured creditors?			
	= 1.40	П 4 000 5 000	D 25 004 50 000
How many creditors do you estimate that you	■ 1-49 □ 50-99	☐ 1,000-5,000 ☐ 5,001-10,000	☐ 25,001-50,000 ☐ 50,001-100,000
owe?	☐ 100-199	10,001-25,000	☐ More than 100,000
	200-999	,	
How much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion
estimate your assets to	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion
be worth?	\$100,001-\$500,000	□ \$50,000,001-\$100 million	□\$10,000,000,001-\$50 billion
	\$500,001-\$1 million	□ \$100,000,001-\$500 million	☐More than \$50 billion
How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
estimate your liabilities	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion
	☐ \$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion
Sign Below			
ryou	I have examined this petition, and correct.	I declare under penalty of perjury that the info	ormation provided is true and
	•	oter 7, I am aware that I may proceed, if eligibl inderstand the relief available under each chap	• • • • •
	, ,	did not pay or agree to pay someone who is rid read the notice required by 11 U.S.C. § 342	, ,
	I request relief in accordance with	the chapter of title 11, United States Code, sp	pecified in this petition.
		ment, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for u d 3571.	
	/s/ Sandra Marie Mott		iture of Debtor 2
	Executed on03/01/201	9 Execu	uted on

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Debtor 1	Sandra	Marie	Motton	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Andrew B. Nelson	Date	Date: 03/05/2019	
Signature of Attorney for Debtor	Date	MM / DD	/ YYYY
Andrew B. Nelson			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Chicago	IL	60603	
City	State	ZIP (Code
Contact Phone312-332-1800	Email add	dressnd	il@geracilaw.com
6276704	IL		
Bar number	State		

Fill in this information to identify your case:				
Debtor 1	Sandra	Marie	Motton	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
Spouse, if filing)		Middle Name r the : <u>NORTHERN</u> District of		
Case Number (If known)				

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

1. Schedule AB: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule AB	Part 1:	Summarize Your Assets	
1a. Copy line 55, Total real estate, from Schedule A/B			
1c. Copy line 63, Total of all property on Schedule A/B			<u> </u>
Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	1b. Copy	y line 62, Total personal property, from Schedule A/B	\$ 2,700
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	1c. Copy	y line 63, Total of all property on Schedule A/B	\$ 2,700
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	Part 2:	Summarize Your Liabilities	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D			
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>			\$0
Summarize Your Liabilities 4. Schedule I: Your Income (Official Form 106I)			\$0
4. Schedule I: Your Income (Official Form 106I)	3b. Сору	y the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$38,332
4. Schedule I: Your Income (Official Form 106I)			
	Part 3:	Summarize Your Liabilities	
			\$2,095.51
5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J			\$2,064.00

Document Sandra Marie Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records								
_	Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes								
Your famil	r debts are primarily consumer debts. Consumer debts are those "incurred by an individual prim. ly, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C r debts are not primarily consumer debts. You have nothing to report on this part of the form. Cr form to the court with your other schedules.	. § 159.							
	te Statement of Your Current Monthly Income: Copy your total current monthly income from Office 2A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	cial	\$ 2,652.96						
	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : Part 4 of Schedule E/F, copy the following:	Total claim							
9a. Dom	nestic support obligations (Copy line 6a.)	\$_0.00							
9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$_0.00							
9c. Clain	ms for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00							
9d. Stud	lent loans. (Copy line 6f.)	\$_0.00							
	gations arising out of a separation agreement or divorce that you did not report as claims. (Copy line 6g.)	\$_0.00							
9f. Debt	ts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00							
9g. Tota	al. Add lines 9a through 9f.	\$_0.00							

Fill in this in		ntify your case and this filing:	Filad 02/05/10	Entered 03/05/19 17:02:06 0 of 67	Desc N	Main	
	Sandra	Marie	Motton	0 01 01			
Debtor 1	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
		or the : <u>NORTHERN</u> District of _					
		of the . <u>Northern</u> district of _	(State)		Пс	heck if this is a	an
Case Number (If known)			_		a	mended filing	
Official Fo	orm 106A	<u>/B</u>					
Schedul	e A/B: Pr	operty					12/15
ategory where esponsible for ages, write you Part 1:	you think it fits supplying corre ur name and cas Describe Each Re	best. Be as complete and accu	rate as possible. If two m needed, attach a separa very question. Real Esate You Own or Ha		lly		
No. Yes. 2. Add the doll	Describe	portion you own for all of your e	entries fro Part 1, includi	ng any entries for pages			
	-	1. Write that number here					\$0.00
Part 2:	Describe Your Vel	hicles					
03. Cars, vans No. Yes. 04. Watercraft Examples: No. Yes. 5. Add the doll	Describe , aircraft, motor Boats, trailers, mot Describe lar value of the p	homes, ATVs and other recreators, personal watercraft, fishing vession ortion you own for all of your ear. Write that number here	ycles ional vehicles, other vehicles, snowmobiles, motorcycle entries fro Part 2, includi	accessories ng any entries for pages			\$ 0.00
Part 3:	Describe Your Per	rsonal and Household Items					
Do you own or	have any legal	or equitable interest in any of t	ne following items?		por Do i	rrent value of the tion you own? not deduct secured xemptions	
	I goods and furr Major appliances, f Describe	nishings furniture, linens, china, kitchenware					
100.	Decombo	Furniture, linens, small appliances,	table & chairs, bedroom set	\$	\$600	\$	600.00
	Televisions and rad electronic devices	dios; audio, video, stereo, and digital including cell phones, cameras, med		rs, scanners; music			
Yes.	Describe	Flat screen TV, computer, cell phon	е	\$	\$600	¢	600.00
	Antiques and figuri	nes; paintings, prints, or other artwork collections; other collections, memora		t objects;		*	
Yes.	Describe					\$	0.00

Case 19-05881 Sandra Debtor 1

Doc 1

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Desc Main

First Name

	Examples:		hobbies hic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes musical instruments		
10	Yes.	Describe			\$0.00
10.		Pistols, rifles, shot	guns, ammunition, and related equipment		
11	Yes.	Describe			\$0.00
	Examples:		furs, leather coats, designer wear, shoes, accessories		
	Yes.	Describe	Everyday clothes	\$300	\$300.00
12.	Examples: gold, silver No.	Everyday jewelry,	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,		
	Yes.	Describe	Costume jewelry	\$200	\$200.00
13.	Non-farm a Examples:	animals Dogs, cats, birds,	horses		
	Yes.	Describe			\$0.00
14.	No.	-	ousehold items you did not already list, including any health aids you did not list		
	Yes.	Describe			\$0.00
15.	Add the do	Hansalisa af all			
			of your entries from Part 3, including any entries for pages you have attached>		\$1,700.00
	for Part 3.		per here>		\$1,700.00
P	for Part 3.	Write that numl	per here>		\$1,700.00 Current value of the portion you own? Do not deduct secured claims or exemptions
Do	for Part 3. art 4: you own or Cash Examples:	Write that numl Describe Your Fi	per here		Current value of the portion you own? Do not deduct secured claims
Do	for Part 3.	Write that numl Describe Your Fi	or equitable interest in any of the following?		Current value of the portion you own? Do not deduct secured claims
Do 16.	cash Examples: No. Peposits of Examples:	Write that numl Describe Your Fir r have any legal Money you have in Describe of money Checking, savings	or equitable interest in any of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions
Do 16.	cash Examples: No. Yes. Deposits of Examples: and other standard s	Write that numl Describe Your Fir r have any legal Money you have in Describe of money Checking, savings	pare here		Current value of the portion you own? Do not deduct secured claims or exemptions \$ 0.00
Do 16.	Cash Examples: No. Yes. Deposits of Examples: and other s No. Yes.	Write that numl Describe Your Fir r have any legal Money you have in Describe of money Checking, savings imilar institutions. Describe	or equitable interest in any of the following? In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your		Current value of the portion you own? Do not deduct secured claims or exemptions \$
Do 16.	Cash Examples: No. Yes. Deposits of Examples: and other s No. Yes. Bonds, mu Examples: No. Yes.	Write that numl Describe Your Fin r have any legal Money you have in Describe of money Checking, savings imilar institutions. Describe utual funds, or p Bond funds, inves	or equitable interest in any of the following? In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In you have multiple accounts; certificates of deposit; shares in credit unions, brokerage houses, lif you have multiple accounts with the same institution, list each. Account Type: Institution name: Checking Account Bank of America Institution or issuer name:		Current value of the portion you own? Do not deduct secured claims or exemptions \$ 0.00
Do 16.	Cash Examples: No. Yes. Deposits of Examples: and other s No. Yes. Bonds, mu Examples: No. Yes.	Write that numl Describe Your Fin r have any legal Money you have in Describe of money Checking, savings imilar institutions. Describe utual funds, or p Bond funds, inves	or equitable interest in any of the following? In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your		Current value of the portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 1,000.00

Case 19-05881 Sandra

Doc 1

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Desc Main

First Name Middle Name Filed 03/05/19 Document Last Name

20.	Governmer	nt and corporate	e bonds and other negotiable and non-negotiable instruments		
	-		e personal checks, cashiers' checks, promissory notes, and money orders. re those you cannot transfer to someone by signing or delivering them.		
	Yes.	Describe	Issuer name:	\$	0.00
21.	Retirement	or pension acc	counts		
	Examples: I No.	nterests in IRA, El	RISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans		
	Yes.	Describe	Type of account and Institution name:	\$	0.00
22.	Security de	posits and pre	payments		
			osits you have made so that you may continue service or use from a company andlords, prepaid rent, public utilities (electric, gas, water), telecommunications		
	No.				
	Yes.	Describe	Institution name or individual:	\$	0.00
23.	Annuities (A contract for a	n periodic payment of money to you, either for life or for a number of years)		
	Yes.	Describe	Issuer name and description:	e	0.00
24.		an education I § 530(b)(1), 529A	RA, in an account in a qualified ABLE program, or under a qualified state tuition program. (b), and 529(b)(1).	Ψ	0.00
	Yes.	Describe	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	•	0.00
25.	Trusts, equ	itable or future	interests in property (other than anything listed in line 1), and rights or powers	\$	0.00
	Yes.	Describe		\$	0.00
26.			marks, trade secrets, and other intellectual property unes, websites, proceeds from royalties and licensing agreements	<u>-</u>	
	Yes.	Describe		\$	0.00
27.			other general intangibles xclusive licenses, cooperative association holdings, liquor licenses, professional licenses	Ψ	0.00
	Yes.	Describe		•	0.00
				\$	0.00
Mor	ney or prope	erty owed to yo	u?	Current value of the portion you own? Do not deduct secured or exemptions	
28.		s owed to you			
	No.				
	∐Yes.	Describe		\$	0.00
29.	Examples: F	-	sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
	Yes.	Describe		\$	0.00
30.	Other amou	unts someone o	owes you	¥	
			ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else		
	No.				
	Yes.	Describe		\$	0.00

Debtor

Case 19-05881

Doc 1 Filed 03/05/19 Entered 03/05/19 17:02:06

Desc Main

r 1	Sandra	Marie — — —	Motton	Page 13 of 5 Jumber (if known)
	First Name	Middle Name	Last Name	Page 13 01 67

31.	interest in	insurance polic	es	
	Examples:	Health, disability, o	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	No.		Company Name & Beneficiary:	
	Yes.	Describe		
			Whole life insurance with State Farm. Current cash value - \$0.	
				\$0.00
32.	Any interes	st in property th	at is due you from someone who has died	
	-		iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive	
	-	cause someone ha		
	No.			
	=	Describe		1
	Yes.	Describe		\$ 0.00
	01.1			\$0.00
33.	_	•	s, whether or not you have filed a lawsuit or made a demand for payment	
		Accidents, employi	ment disputes, insurance claims, or rights to sue	
	No.			
	Yes.	Describe		
				\$ 0.00
34.	Other cont	ingent and unlic	uidated claims of every nature, including counterclaims of the debtor and rights	
	No.	Ū		
	=			
	Yes.	Describe		
				\$0.00
35.	Any financ	ial assets you d	id not already list	
	No.			
	Yes.	Describe		1
	□ 100.	D0001100		\$ 0.00
				Ψ
200	A al al 4 la a al a	llan valua of all	of very active from Part 4 including any active for page 100 bars attached	
			of your entries from Part 4, including any entries for pages you have attached	\$1,000.00
1	for Part 4. V	Vrite that number	er here>	¥ 1,000.00
P	art 5:	escribe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
		n or hove ony le	gal or equitable interest in any business-related property?	
	DO you ow	II OI IIAVE AIIV IE	gai of equitable interest in any business-related property:	
37.		•		
37.	No.	•		
37.		·		
37.	No.	•		Current value of the
37.	No.	·		Current value of the
37.	No.	·		portion you own?
37.	No.	ŕ		portion you own? Do not deduct secured claims
	No. Yes.	•		portion you own?
	No. Yes.	•	mmissions you already earned	portion you own? Do not deduct secured claims
	No. Yes.	•		portion you own? Do not deduct secured claims
	No. Yes.	•		portion you own? Do not deduct secured claims
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Debtor 1 Sandra Case 19-05881 Doc 1 Filed 03/05/19 Entered 03/05/19 17:02:06 Desc Main Document Page 14 of 67 Page

44. Any business-related property you did not already list Nο Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00 for Part 6. Write that number here ----Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here -->

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63. Total of all property on Schedule A/B. Add line 55 + line 62

Döcüment

Desc Main

\$2,700.00

List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$ 0.00 56. Part 2: Total vehicles, line 5 \$ 1,700.00 57. Part 3: Total personal and household items, line 15 \$ 1,000.00 58. Part 4: Total financial assets, line 36 \$ 0.00 59. Part 5: Total business-related property, line 45 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$ 0.00 61. Part 7: Total other property not listed, line 54 \$ 2,700.00 \$ 2,700.00 62. Total personal property. Add lines 56 through 61.

Record # 806333 Official Form 106A/B Page 6 of 6 Schedule A/B: Property

Fill in this in	formation to identif	fy your case:	
Debtor 1	Sandra	Marie	Motton
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	he : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	г	· · · · · · · · · · · · · · · · · · ·	
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	y the Property You Claim as Exempt			
Which set of ex	emptions are you claiming? Check	k one only, even if your sp	ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any property	y you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ <u>600</u>	\$_600	735 ILCS 5/12-1001(b) - \$600.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, cell phone	\$ <u>600</u>	\$ 600	735 ILCS 5/12-1001(b) - \$600.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes	\$300	\$_300	735 ILCS 5/12-1001(a),(e) - \$300.00
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Brief description:	Costume jewelry	\$ <u>200</u>	\$_200	735 ILCS 5/12-1001(b) - \$200.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 806333	Schedule C: 1	he Property You Claim as Exempt	Page 1 of 2

Debtor 1 Sandra Marie Document Page 17 of 67 Case Number (if known) Last Name

ı	Part 2: Addit	ional Page					
	Brief description of the property and line on Schedule A/B that lists this property			Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow	exemption
				Copy the value from Schedule A/B	Check only one box for each exemption		
	Brief description:	Checking Account, Bank America, 1,000.00	of	\$1,000	\$ _ 1,000	735 ILCS 5/12-1001(b) - \$1	,000.00
	Line from Schedule A/B:	<u>17</u>			100% of fair market value, up to any applicable statutory limit		
	Brief description:	Whole life insurance with Farm. Current cash value	State e - \$0.	\$ <u> </u>		735 ILCS 5/12-1001(h)(3) -	\$0.00
	Line from Schedule A/B:	31			100% of fair market value, up to any applicable statutory limit		
3.	Are vou claimin	g a homestead exempt	ion of more tha	ın \$160.375?			
	(Subject to adjust No.	stment on 4/01/19 and e	very 3 years aft	er that for cases filed o	n or after the date of adjustment .)		
	_	acquire the property co	vered by the ex	cemption within 1,215 d	lays before you filed this case?		
	☐ No						
	☐ Yes.						
_	Official Form 1060	Record #	806333	Schedule C: T	he Property You Claim as Exempt		Page 2 of 2

F	Fill in this in	formation to identif	NERS 1 fy your case:	Eilad 03/05/10 - 1	8 of 67		Desc Main	
	Debtor 1	Sandra	Marie	Motton				
		First Name	Middle Name	Last Name				
ı	Debtor 2							
'	(Spouse, if filing)	First Name	Middle Name	Last Name				
	United States	Bankruptcy Court for t	he : <u>NORTHERN</u> District	of <u>ILLINOIS</u>				
Ι,	Case Number	r		(State)			Check if thi	s is an
	(If known)	·					amended fi	ling
Sc	hedule	D: Creditor	s Who Have Cla	ims Secured by Pr	operty			12/15
Be a info add	as complete rmation. If r itional page Do any cre	e and accurate as po more space is need es, write your name ditors have claims	ossible. If two married pec ed, copy the Additional Pa and case number (if know secured by your property	ple are filing together, both ange, fill it out, number the entrin).	re equally responsities, and attach it to	this form. On the top of a	any	12/15
Be a info add	as complete rmation. If r itional page Do any cre	e and accurate as po more space is need es, write your name ditors have claims	ossible. If two married peced, copy the Additional Pa and case number (if know secured by your property) bmit this form to the court v	pple are filing together, both ange, fill it out, number the entring).	re equally responsities, and attach it to	this form. On the top of a	any	12/15
Be a info add	as complete rmation. If r itional page Do any cre No. Ch	e and accurate as po more space is need is, write your name ditors have claims neck this box and su	possible. If two married peced, copy the Additional Pa and case number (if know secured by your property) bmit this form to the court vation below.	ple are filing together, both ange, fill it out, number the entrin).	re equally responsities, and attach it to	this form. On the top of a	any	12/15
Be a info add	as complete rmation. If r itional page Do any cre No. Cr Yes. Fil	e and accurate as pomore space is need es, write your name ditors have claims neck this box and sull in all of the informatical list All Secured Claim	possible. If two married peoded, copy the Additional Parand case number (if know secured by your property) bmit this form to the court vation below.	ple are filing together, both ange, fill it out, number the entrin). vith your other schedules. You l	re equally responsities, and attach it to have nothing else to	this form. On the top of a	Column A	12/15 Column C
Be a info add	as complete rmation. If r itional page Do any cre No. Cr Yes. Fil List all se for each cl	e and accurate as pomore space is need es, write your name ditors have claims neck this box and sull in all of the informatist All Secured Claims. If a claim. If more than o	possible. If two married peced, copy the Additional Parand case number (if know secured by your property) bmit this form to the court varion below.	ple are filing together, both ange, fill it out, number the entrin).	re equally responsite ies, and attach it to have nothing else to separately a Part 2.	this form. On the top of a		

Fill i	n this in	Caso 10 formation to ident		\ 1	Filod 02/05/10	Entered 03/05/19 1 9 of 67	.7:02:06	Desc Main	
Debi	tor 1	Sandra	Marie		Motton				
		First Name	Middle Name		Last Name				
Deb	tor 2	· 							
(Spou	se, if filing)	First Name	Middle Name		Last Name				
Unite	ed States	Bankruptcy Court for	the: <u>NORTHERN</u> D	District	of ILLINOIS				
					(State)			□ Check if	f this is an
1	e Number nown)							amende	
Ott: -	:-1 =	400E/						amende	a ming
Offic	iai F	orm 106E/	<u> </u>						
Be as c List the A/B: Procreditor needed top of a	omplete other p operty (rs with p , copy the iny addi	and accurate as party to any execut Official Form 106A artially secured c ne Part you need, ional pages, write	possible. Use Part 1 for contracts or unex A/B) and on Schedule laims that are listed ir fill it out, number the eyour name and case ORITY Unsecured Claim	or cre kpired G: E n Sch entri num	d leases that could result in a xecutory Contracts and Unex ledule D: Creditors Who Haves in the boxes on the left. At ber (if known).	s and Part 2 for creditors with Naclaim. Also list executory cont expired Leases (Official Form 10 e Claims Secured by Property. ttach the Continuation Page to	racts on S <i>ched</i> 6G). Do not incl If more space is	lule lude any s	12/15
1. Do	any cre	ditors have priorit	y unsecured claims a	gain	st you?				
	No. Go	to Part 2.							
	Yes.								
noi	npriority secured	amounts. As much claims, fill out the 0	n as possible, list the cl Continuation Page of F	laims Part 1	in alphabetical order according	ority amounts, list that claim here ng to the creditor's name. If you h ds a particular claim, list the othe ction booklet.)	ave more than t	wo priority ort 3. Priority	Nonpriority
		int All of Vous NO	NDDIODITY Umanaged	Claim	_			amount	amount
Part	2:	LIST All Of Your NO	NPRIORITY Unsecured	Claim	is				
3. Do	any cre	ditors have nonpr	iority unsecured clain	ns ag	gainst you?				
	No. Yo	u have nothing to i	report in this part. Sub	omit tl	nis form to the court with your	other schedules.			
4. Lis	t all of y					or who holds each claim. If a cre listed, identify what type of claim			
		Part 1. If more tha ut the Continuation		partio	cular claim, list the other credit	tors in Part 3.If you have more th	an three nonpric	ority unsecured	
									Total claim
4.1	Americ	a's Financial Choic	e	La	st 4 digits of account number				\$_500.00
		Irving Park		Wh	nen was the debt incurred?				
	Number	Street			of the state on the the state of	tra Ohard all that a cal			
					of the date you file, the claim i	is: Check all that apply.			
	Chicago)	IL 60618	H	Contingent Unliquidated				
,,,	City	the debt? Cheek or	State Zip Code	H	Disputed				
W	Debtor	the debt? Check or	ie.	ш					
	Debtor	•		Tv	pe of NONPRIORITY unsecured	d claim:			
	=	and Debtor 2 only			Student loans.	u viullii.			
	=	one of the debtors a	nd another	Ħ	Obligations arising out of a separa	ation agreement or divorce			
	=	if this claim relates		_	that you did not report as priority	=			
-	comm	unity debt			Debts to pension or profit-sharing				
Is		n subject to offest?	?						
	No Yes				Other. Specify PayDay Loan	1			

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Page 20 of 67 Case Number (if known) Document Sandra Marie Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Americash Loans \$ 1,900.00 Last 4 digits of account number Creditor's Name 4815 W. Irving Park Rd. When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60641 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify PayDay Loan Yes AT&T Corp \$ 229.00 Last 4 digits of account number 4.3 Creditor's Name One AT&T Way, Suite 3A104 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Bedminster 07921 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Utility Bills/Cellular Service Yes Big Valley Financial **\$** 500.00 Last 4 digits of account number 4.4 Creditor's Name PO Box 163 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Finley CA 95435 Unliquidated Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify PayDay Loan Yes

Doc 1 Filed 03/05/19 Entered 03/05/19 17:02:06 Desc Main Case 19-05881

Page 21 of 67 Case Number (if known) Document Sandra Marie Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim Building Blocks Learning Academy** \$ 700.00 Last 4 digits of account number _ Creditor's Name 1120 W. 69th St When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60621 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify _ Yes Capital One \$ 156.00 Last 4 digits of account number 4.6 Creditor's Name PO Box 30285 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Salt Lake City 84130 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use Yes City of Chicago Bureau Parking \$ 1,400.00 Last 4 digits of account number _ 4.7 Creditor's Name 121 N. LaSalle St When was the debt incurred? Number Room 107 As of the date you file, the claim is: Check all that apply. Contingent Chicago 60602 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Debt Owed Yes

Debtor 1 Sandra Marie Document Page 22 of 67 Case Number (if known)

	Tour NONFRIORITT Onsecureu Claims - C	oontinuation rage				
After I	isting any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim			
4.8	Comenity Bank	Last 4 digits of account number				
	Creditor's Name					
	PO Box 183003	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Columbus OH 43218	Unliquidated				
١,	City State Zip Code Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
		T (MONDRIODITY				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	☐ Student loans.				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
١.,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts				
li	No	Other. Specify Credit Card or Credit Use				
	Yes	Other. Specify Credit Card of Credit Ose				
	COMENITY BANK/Ashstwrt	Last 4 digits of account number NULL	\$ 242.00			
4.9	Creditor's Name	Last 4 digits of account number NULL	\$ 242.00			
	Po Box 182789	When was the debt incurred? 2018-2018				
	Number Street	<u></u>				
	Nambo. Casak					
		As of the date you file, the claim is: Check all that apply.				
	Columbus OH 43218	Contingent				
	City State Zip Code	Unliquidated				
١ ,	Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans.				
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
1	Check if this claim relates to a	that you did not report as priority claims				
'	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	s the claim subject to offest?					
	No	Other. Specify Credit Card or Credit Use				
	Yes					
4.10	Comenitycb/Myplacerwds	Last 4 digits of account number NULL	<u>\$ 221.00</u>			
	Creditor's Name					
	Po Box 182120	When was the debt incurred? 2018-2018				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Columbus OH 43218	Unliquidated				
١.	City State Zip Code	Disputed				
'	Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	☐ Student loans.				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offest?					
	No □	Other. Specify Credit Card or Credit Use				
	Yes					

Debtor 1 Sandra Marie Document Page 23 of 67 Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Commonwealth Edison \$ 611.00 4.11 Last 4 digits of account number Creditor's Name 3 Lincoln Center 4th Floor When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Oakbrook Terrace 60181 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Utility Bills/Cellular Service Yes Credit ONE BANK NA NULL \$ 368.00 Last 4 digits of account number 4.12 Creditor's Name 2018-2018 Po Box 98875 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Las Vegas 89193 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use Yes DirecTV **\$** 564.00 5627 Last 4 digits of account number 4.13 Creditor's Name PO Box 78626 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Phoenix AZ 85062 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest?

No

Yes

Other. Specify __ Utility Bills/Cellular Service

Page 24 of 67 Case Number (if known) **Dacument** Sandra Marie Debtor 1

LECT	Tour Non-Klokit i disecured Claims - C	continuation rage	
After li	sting any entries on this page, number them b	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.14	Enhanced Recovery Corp.	Last 4 digits of account number	\$ <u>2,502.00</u>
	Creditor's Name		
	8014 Bayberry Road	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Jacksonville FL 32256	Unliquidated	
١,	City State Zip Code	Disputed	
ľ	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ļ	Debtor 1 and Debtor 2 only	☐ Student loans.	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
١.	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
li	No	Overlit Overland Overlit Have	
l i	=	Other. Specify Credit Card or Credit Use	
<u> </u>	Yes		* 1 000 00
4.15	First Cash Advance	Last 4 digits of account number	\$ <u>1,000.00</u>
	Creditor's Name 12601 Western Ave.	When was the debt incurred?	
		Their was the dest meaned:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Divisional II 60406	Contingent	
	Blue Island IL 60406	Unliquidated	
١ ٧	City State Zip Code Who owes the debt? Check one.	Disputed	
l 1	Debtor 1 only	-	
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans.	
}	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
1	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
l I	s the claim subject to offest?	Debte to perision of profit-sharing plans, and other similar debte	
	No	Other. Specify	
Ī	Yes	Other. Specify	
4.16	First Investors Financial	Last 4 digits of account number	\$ 12,732.00
4.10	Creditor's Name		•
	380 Interstate North Pkwy.	When was the debt incurred?	
	Number Street		
		As of the date was file the plains in Obselvall that such	
		As of the date you file, the claim is: Check all that apply.	
	Atlanta GA 30339	Contingent	
	City State Zip Code	Unliquidated	
١ ٧	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans.	
أ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
i l	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?	_	
	No	Other. Specify Deficiency, Repo'd/Surr'd Auto	
	Yes	<u> </u>	

Debtor 1 Sandra Marie DOCHIMENT Page 25 of 67 Number (if known)

Pa	Your NONPRIORITY Unsecured Claims - 0	Continuation Page	
After I	isting any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.17	Green Line Loans	Last 4 digits of account number	\$ <u>250.00</u>
	Creditor's Name		
	PO Box 507	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Hays MT 59527	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.18	GreenTrust Loans	Last 4 digits of account number	\$ <u>500.00</u>
	Creditor's Name		
	PO Box 340	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Have MT 50507	Contingent	
	Hays MT 59527	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No □.,	Other. Specify	
	L_JYes ☐ Harris & Harris, LTD		* 0.00
4.19		Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name 111 W Jackson Blvd	When was the debt incurred?	
	Number Street		
	Suite 400	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60604	Unliquidated	
	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Collecting for Creditor	
	Yes	Onto Decory	

Debtor 1 Sandra Marie Document Page 26 of 67 Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page

After	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim			
4.20	Holy Cross Hospital	Last 4 digits of account number	\$ <u>201.00</u>			
	Creditor's Name					
	2701 W. 68th St.	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Chicago IL 60629					
	City State Zip Code	Unliquidated				
	Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans.				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offest?					
	No	Other. Specify Medical/Dental Services				
	Yes	Office. Opecary				
4.21	IC Systems Inc.	Last 4 digits of account number	\$ 228.00			
4.21	Creditor's Name	Edot 4 digito of docodit fidinisor	·			
	PO Box 64378	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	Saint Paul MN 55164	Contingent				
		Unliquidated				
City State Zip Code Who owes the debt? Check one.		Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	=	Student loans.				
	Debtor 1 and Debtor 2 only					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts				
	No	Polit O and				
	=	Other. Specify Debt Owed				
	Lilyes		* 4 004 00			
4.22	Illinois Lending	Last 4 digits of account number	\$ <u>1,031.00</u>			
	Creditor's Name 724 W Washington Blvd	When was the debt incurred?				
		When was the dept incurred?				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
Chicago IL 60661 City State Zip Code Who owes the debt? Check one.		Unliquidated				
		Disputed				
		□				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □				
Debtor 1 and Debtor 2 only		Student loans.				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	ls the claim subject to offest?					
	No	Other. Specify PayDay Loan				
	l Ives					

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Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.23	Illinois State Toll Hwy Auth	Last 4 digits of account number	\$ 1,140.00
1.24	Creditor's Name	 _	
	2700 Ogden Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Downers Grove IL 60515-1703	Unliquidated	
	City State Zip Code	Disputed	
<u> </u>	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
<u>L</u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans.	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1 [Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?		
	No	Other. Specify Fines	
	Yes		
4.24	Kass Management SE C/O Peter Anthony Jack	Last 4 digits of account number	\$ <u>2,400.00</u>
	Creditor's Name		
	11 E. Hubbard, Suite 702	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60611	Unliquidated	
١,,	City State Zip Code	Disputed	
ľ	/ho owes the debt? Check one.		
8	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐	
	Debtor 1 and Debtor 2 only	Student loans.	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
IS	s the claim subject to offest?	_	
	■No ¬…	Other. Specify	
-	Yes		. 500.00
4.25	Loan at Last	Last 4 digits of account number	\$ <u>500.00</u>
	Creditor's Name	When was the debt incurred?	
	PO Box 1193	when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Lac Du Flambeau WI 54538	Unliquidated	
_ v	City State Zip Code /ho owes the debt? Check one.	Disputed	
ľ	Debtor 1 only		
l ē	Debtor 2 only	Tune of MONDRIORITY unconsured alaims	
		Type of NONPRIORITY unsecured claim: Student loans.	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
<u> </u>	At least one of the debtors and another		
L	Check if this claim relates to a	that you did not report as priority claims	
le	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	■ 011 × 0 × 17	
	Tyes	Other. Specify	

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Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.26	NCC	Last 4 digits of account number	\$ <u>0.00</u>
0	Creditor's Name	·	
	120 N. Keyser Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Scranton PA 18504	Unliquidated	
	City State Zip Code	Disputed	
'	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans.	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.27	Peoples Gas	Last 4 digits of account number	\$ <u>1,605.00</u>
	Creditor's Name		
	200 E. Randolph Dr.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60601	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
ľ			
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l i	s the claim subject to offest? No		
	=	Other. Specify Utility Bills/Cellular Service	
<u> </u>	Yes		A 420.00
4.28	PNC Bank	Last 4 digits of account number	\$ <u>420.00</u>
	Creditor's Name 222 Delaware Avenue	When was the debt incurred?	
		When was the dept incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wilesianten DE 40000	Contingent	
	Wilmington DE 19899	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	–	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	=	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		
L	Check if this claim relates to a	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
1	community debt s the claim subject to offest?	Li Debis to pension or pront-snaring plans, and other similar debts	
i	No	Other. Specify Credit Card or Credit Use	
i	Yes	Officer Specify Officer of Officer Officer	
1 4			

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Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Premier Bank **\$** 475.00 Last 4 digits of account number _ Creditor's Name PO Box 5147 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls SD 57117 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Yes Progressive Leasing, LLC \$ 1,100.00 Last 4 digits of account number 4.30 Creditor's Name 256 West Data Drive When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Draper 84020 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Deficiency, Repo'd/Surr'd Auto Yes Quantum3 Group **\$** 259.00 Last 4 digits of account number _ 4.31 Creditor's Name PO Box 788 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Kirkland WA 98083 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify __Credit Extended to Debtor(s)

Yes

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Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Quantum3 Group \$ 266.00 Last 4 digits of account number _ Creditor's Name PO Box 788 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Kirkland WA 98083 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Extended to Debtor(s) Yes Rapital Capital \$ 800.00 Last 4 digits of account number 4.33 Creditor's Name PO Box 168 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Des Plaines 60016 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify _ Yes Regional Acceptance Corp. **\$** 150.00 Last 4 digits of account number _ 4.34 Creditor's Name PO Box 1847 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Wilson NC 27894 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offest?

Other. Specify ___Deficiency, Repo'd/Surr'd Auto

No

Yes

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Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Roaman's **\$** 135.00 Last 4 digits of account number _ Creditor's Name PO Box 659562 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent San Antonio TX 78265-9562 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Yes T-Mobile \$ 2,351.00 Last 4 digits of account number 4.36 Creditor's Name PO Box 742596 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent OH 45274-2596 Cincinnati Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Utility Bills/Cellular Service Yes White Pine Lending **\$** 400.00 Last 4 digits of account number 4.37 Creditor's Name 3051 Sand Lake Road When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Crandon 54520 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify PayDay Loan Yes

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Other. Specify Cable Bill

Is the claim subject to offest?

Yes

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Sandra Debtor 1

Marie

Document

Last Name

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Part 3:	List Others to Be Notified for a Debt That You Already Liste	d
---------	--	---

5. Use this page only if you have others to be notified about your bankruptc example, if a collection agency is trying to collect from you for a debt you 2, then list the collection agency here. Similarly, if you have more than on additional creditors here. If you do not have additional persons to be noti	u owe to someone else, list the origin ne creditor for any of the debts that yo	al creditor in Parts 1 or ou listed in Parts 1 or 2, list the	
Franklin Collection Service, Bankruptcy Dept.	On which entry in Part 1 or Part 2 list the original creditor?		
Name 700 Century Park S	Line 3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims	
Birmingham AL 35226	Last 4 digits of account number		
City State Zip Code			
Portfolio Recovery Assoc., Bankruptcy Dept. Name	On which entry in Part 1 or Part 2	<u> </u>	
120 Corporate Blvd., Ste. 100	Line 6 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims	
Norfolk VA 23502			
Norfolk VA 23502 City State Zip Code	Last 4 digits of account number _		
Portfolio Recovery Assoc., Bankruptcy Dept.	On which entry in Part 1 or Part 2	list the original creditor?	
Name PO Box 41067	Line 6 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Number Street	enter or (erreak erre).	Part 2: Creditors with Nonpriority Unsecured Claims	
Norfolk VA 23541	Last 4 digits of account number		
City State Zip Code			
Arnold Scott Harris PC, Bankruptcy Dept.	On which entry in Part 1 or Part 2	list the original creditor?	
Name 111 W Jackson Blvd Ste 600	Line7 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims	
Chicago IL 60604	Last 4 digits of account number		
City State Zip Code			
Carsons/Comenity Bank, Bankruptcy Dept.	On which entry in Part 1 or Part 2	list the original creditor?	
Name PO Box 182789	Line 8 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims	
Columbus OH 43218	Last 4 digits of account number		
City State Zip Code			
Commonwealth Edison, Bankruptcy Dept.	On which entry in Part 1 or Part 2	list the original creditor?	
Name 1919 Swift Dr.	Line 11 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims	
Oak Brook IL 60523	Last 4 digits of account number		
City State Zip Code			

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otor 1 Sandr	ra Marie	ry∂/Chi	ment Page 34 of 6	Number (if known)
First Nan	me Middle Name	Last Name		, , ,
Credit Protec	ction Association, Bankruptcy De	ept.	On which entry in Part 1 or Part 2	list the original creditor?
Name	060		Line 11 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
PO Box 8020 Number	Street		Line or (oneck one).	Part 2: Creditors with Nonpriority Unsecured Claims
Tumber	Greet			Falt 2. Greditors with Notipholity Offsecured Claims
Dallas		TX 75380 State Zip Code	Last 4 digits of account number	
IC Systems I	Inc., Bankruptcy Dept.	·	On which entry in Part 1 or Part 2	list the original creditor?
Name PO Box 643	78		Line 13 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Street		Line or (oneck one).	Part 2: Creditors with Nonpriority Unsecured Claims
Number	Sileei			Falt 2. Creditors with Northholity Offsecured Claims
Saint Paul		MN 55164	Last 4 digits of account number	5627
City		State Zip Code		
Enhanced R	ecovery Corp., Bankruptcy Dept		On which entry in Part 1 or Part 2	list the original creditor?
Name PO Box 196	7		Line 14 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number	Street		, , , , , , ,	Part 2: Creditors with Nonpriority Unsecured Claims
Southgate		MI 48195	Last 4 digits of account number	
City		State Zip Code		
ICS/Illinois C	Collection Serv., Bankruptcy Dep	t.	On which entry in Part 1 or Part 2	list the original creditor?
Name 8231 W. 185	5th Street		Line 21 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number	Street			Part 2: Creditors with Nonpriority Unsecured Claims
Tinley Park		 IL 60487	Last 4 digits of account number	
City		State Zip Code	Last 4 digits of account number :	
Clerk, First N	Mun Div, 16M1100445		On which entry in Part 1 or Part 2	list the original creditor?
_{Name} 50 W. Washi	ington St., Rm. 1001		Line 22 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number	Street			Part 2: Creditors with Nonpriority Unsecured Claims
Chicago		IL 60602	Last 4 digits of account number	
City		State Zip Code		
	Schindler, Bankruptcy Dept.		On which entry in Part 1 or Part 2	list the original creditor?
_{Name} 1990 E. Algo	onquin, #180		Line 22 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number	Street			Part 2: Creditors with Nonpriority Unsecured Claims
Schaumburg	J	IL 60173 State Zip Code	Last 4 digits of account number	
Nationwide (Credit & Collection, Bankruptcy [Dept.	On which entry in Part 1 or Part 2	list the original creditor?
Name 815 Comme	rce Dr., Ste. 100		Line 26 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number	Street		2. (22	Part 2: Creditors with Nonpriority Unsecured Claims
Oak Brook		IL 60523	Last 4 digits of account number	
City		State Zip Code		

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Debtor 1 Sandra Marie Page 35 of 67

First Name Middle Name Last Name

Jefferson Capital Systems LLC, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor?

First Name	Middle Name	Last Name		
Jefferson Capital Systems LLC, B	ankruptcy Dept.		On which entry in Part 1 or Part 2 I	ist the original creditor?
Name PO Box 7999			Line 29 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
Saint Cloud	MN State Zip Co	56302	Last 4 digits of account number _	
American Infosource, Bankruptcy	· ·	ode	On which entry in Part 1 or Part 2 I	ist the original creditor?
Name 4515 N. Santa Fe Ave.			Line 35 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
Oklahoma City	OK	73118	Last 4 digits of account number _	
City	State Zip Co	ode		
American Infosource, Bankruptcy	Dept.		On which entry in Part 1 or Part 2 I	ist the original creditor?
Name PO Box 71083			Line 35 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
Charlotte	NC	28272	Last 4 digits of account number _	
City	State Zin C	ada		

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Debtor 1

Marie

6e. Total. Add lines 6a through 6d.

6j. Total. Add lines 6f through 6i.

0.00

38,332.00

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Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.							
			Total claim				
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.0	00			
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.0	00			
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.0	00			
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.0	00			

			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$38,332.00

		Caso 10		Filed 02/05/10	Entered 03/05/19 17:02:06	Desc Main
Fill	in this in	formation to ider	ntify your case:		7 of 67	
De	btor 1	Sandra	Marie	Motton		
De	btor 2	First Name	Middle Name	Last Name		
(Spo	ouse, if filing)	First Name	Middle Name	Last Name		
Un	ited States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of			_
	se Number			(State)		Check if this is an
-	known)	- 106C				amended filing
		orm 106G				12/1
Be as	complete nation. If n	and accurate as		e are filing together, both , fill it out, number the e	ses h are equally responsible for supplying correct ntries, and attach it to this page. On the top of a	
1. D	_	-	contracts or unexpired leases			
	-				ou have nothing else to report on this form.	
L	J Yes. Fil	I in all of the infor	mation below even if the contract	cts or leases are listed in	Schedule A/B: Property (Official Form 106A/B)	
ex	-	nt, vehicle lease,			. Then state what each contract or lease is for (f	
F	Person or	company with w	hom you have the contract or	lease	State what the contract or lease	e is for
2.1						
	Name				-	
	Number	Street			-	
	City		State Zip	Code	-	
2.2						
	Name					
	Number	Street			-	
	City		State Zip) Code	-	
2.3						
	Name				-	
	Number	Street			-	
	City		State Zip	Code	-	
2.4						
2.4	Name				-	
	Number	Street			-	
	City		State Zip) Code	-	
2.5			·			
	Name				-	
	Number	Street			-	
	0:1		2011	Orde	-	
	City		State Zip	Code		

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Fill in this in	formation to ident	tify your case:	
Debtor 1	Sandra	Marie	Motton
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number	r		(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

		c una case number (ii known). Answ	o. o.o., quoo						
1. D	1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)								
	No.								
	Yes								
2. W	ithin the last 8 years, have you l	lived in a community property state	or territory? (Communit	y property states and territories include					
Α	rizona, California, Idaho, Lousiian	na, Nevada, New Mexico, Puerto Rico	, Texas, Washington, an	d Wisconsin.)					
	No. Go to line 3.								
		spouse, or legal equivalent live with yo	ou at the time?						
	No Yes. Inwhich community	state or territory did you live?	. Fill in th	e name and current address of that person.					
	_ ,	, ,		·					
	Name of your spouse, former spous	se or legal equivalent							
	Number Street								
	City	State	Zip Code						
3. In			•	use is filing with you. List the person					
		or only if that person is a guarantor							
	chedule D (Official Form 106D), chedule E/F, or Schedule G to fil	Schedule E/F (Official Form 106E/F),	or Schedule G (Official	Form 106G). Use Schedule D,					
3	chedule E/F, or Schedule G to hi	ii out Colulliii 2.							
	Column 1: Your codebtor			Column 2: The creditor to whom you owe the debt					
				Check all schedules that apply:					
3.1				Schedule D, line					
	Name			Schedule E/F, line					
	Number Street			Schedule G, line					
	City	State	Zip Code						
3.2	City	State	Zip Code	Cabadula D line					
U	Name			Schedule D, line					
				Schedule E/F, line					
	Number Street			Schedule G, line					
	City	State	Zip Code						
3.3				Schedule D, line					
	Name			Schedule E/F, line					
	Number Street			Schedule G, line					
	City	State	Zip Code	_					

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12/15

Fill in this in	formation to ident	tify your case:	
Debtor 1	Sandra	Marie	Motton
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN DISTRICT C</u>	DF ILLINOIS
Case Number	·		
(If known)			

Official Form 106I

MM / DD / YYYY **Schedule I: Your Income**

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	ort 1: Describe Employment					
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse	3
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	Employed Not employed	
	Include part-time, seasonal, or self-employed work.	Occupation	Assistant Manage	er		
	Occupation may Include student or homemaker, if it applies.	Employers name	Ashley Stewart In	ic.		
		Employers address	100 Metro Way	_		
			Secaucus, NJ 070	094		
		How long employed there?	Since 8/1/2018			
Pa	Ift 2: Give Details About Monthl	ly Income				
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	ine the information for a	•		
				For Debtor 1	For Debtor 2 or non-filing spouse	
2.		y and commissions (before all pa calculate what the monthly wage w	•	\$2,751.10	\$0.00	
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00	
4.	Calculate gross income. Add line	e 2 + line 3.		\$2,751.10	\$0.00	

Official Form 106I Record # 806333 Schedule I: Your Income Page 1 of 2 Case 19-05881 Doc 1 Filed 03/05/19 Entered 03/05/19 17:02:06 Desc Main

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Case Number (if known) Document Sandra Marie Debtor 1

Last Name

First Name

				For Debtor 1		Debtor 2 or -filing spouse		
	Copy	y line 4 here	4.	\$2,751.10		\$0.00		
5. L		payroll deductions:	_			•		
		ax, Medicare, and Social Security deductions	5a. 	\$481.09		\$0.00		
		Mandatory contributions for retirement plans	5b. —	\$0.00		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c. 	\$0.00		\$0.00		
	5d. F	Required repayments of retirement fund loans	5d. 	\$0.00		\$0.00		
		nsurance	5e. —	\$157.45		\$0.00		
	5f. C	Omestic support obligations	5f. —	\$0.00		\$0.00		
	5g. L	Inion dues	5g. —	\$0.00		\$0.00		
	5h. C	Other deductions. Specify:Life Insurance(D1),	5h.	\$17.05		\$0.00		
6. A d	d the	payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$655.59		\$0.00		
7. C a	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,095.51		\$0.00		
8. Li	st all	other income regularly received:	_	_		_		
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00		
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00		\$0.00		
10.		ulate monthly income. Add line 7 + line 9.	10.	\$2,095.51		\$0.00	\$2.	095.51
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	+-,	L	40.00	<u> </u>	
11.	Inclu other Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are resify:	our dependent not available to				11	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Co		•	t applies		12. \$2,	095.51
13.	Do y	ou expect an increase or decrease within the year after you file this form	1?					
	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	No. Yes. Explain:						

Fil	ll in this in	formation to identify you	ur case:				
D	ebtor 1	Sandra	Marie	Motton	Check if this is:		
		First Name	Middle Name	Last Name	An amende	ū	
	ebtor 2 pouse, if filing)	First Name	Middle Name	Last Name		ent showing post of the following d	-petition chapter 13 ate:
Uı	nited States	Bankruptcy Court for the :	NORTHERN DISTRICT C	F ILLINOIS			
	ase Number f known)	·		<u> </u>	MM / DD /	YYYY	
					A separate	filing for Debtor	2 because Debtor 2
<u>Off</u>	<u>icial F</u>	<u>orm 106J</u>			☐ maintains a	a separate house	hold.
Sc	hedul	e J: Your Exp	enses				12/15
more every	space is r question.	needed, attach another s			are equally responsible for supplyi ges, write your name and case nur	_	
	s this a joi	escribe Your Household					
1. 19		on case r					
	Yes. I	Does Debtor 2 live in a s	eparate household?				
•		No.					
		Yes. Debtor 2 must	file a separate Schedu	e J.			
2.	Do you h	nave dependents?	No		Dependent's relationship to	Dependent's	Does dependent live
	Do not lis Debtor 2	st Debtor 1 and		this information for dent	Debtor 1 or Debtor 2	age	with you?
		ate the dependents'			Grandson	5	Yes
	names.						X No
							Yes
							X No Yes
							X No
						_	Yes
							X No
						_	Yes
3.	Do your	expenses include	X No				
	-	s of people other than and your dependents?	Yes				
Par	rt 2:	stimate Your Ongoing Mo	nthly Expenses				
Estir				ess you are using this form	n as a supplement in a Chapter 13	case to report	
-	enses as o applicable		ptcy is filed. If this is a	supplemental Schedule J,	check the box at the top of the for	m and fill in	
	• •		sh government assista	nce if you know the value			
of su	uch assista	ance and have included	it on Schedule I: Your	Income (Official Form 106I	.)	<u> </u>	our expenses
4.		-	xpenses for your resid	ence. Include first mortgage	e payments and		*****
	-	for the ground or lot.				4.	\$300.00
		al estate taxes				4 a.	\$0.00
		operty, homeowner's, or r	enter's insurance			4a. 4b.	\$0.00
		me maintenance, repair,				4c.	\$60.00
		meowner's association of				4d.	\$0.00

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Sandra Debtor 1

Document

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Marie Case Number (if known) _ First Name Middle Name Last Name Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$100.00 Electricity, heat, natural gas 6a. 6a. 6h \$0.00 Water, sewer, garbage collection \$150.00 6c. Telephone, cell phone, internet, satellite, and cable service 6c. \$ 0.00 Other. Specify:_ 6d. 7. \$600.00 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$140.00 9. Clothing, laundry, and dry cleaning 10. \$80.00 10. Personal care products and services \$150.00 11. Medical and dental expenses 11. \$250.00 Transportation. Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$35.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$74.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$120.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: _ 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. 19 \$0.00 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. 20a. Mortgages on other property \$ 0.00 \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Official Form 106J Record # 806333 Case 19-05881 Doc 1 Filed 03/05/19 Entered 03/05/19 17:02:06 Desc Main Document Page 43 of 67

Sandra Marie Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$5.00 Postage/Bank Fees (\$5.00), 21. 21. Other. Specify: \$2,064.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$2,095.51 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$2,064.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$31.51 Subtract your monthly expenses from your monthly income. 23c. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Yes. Explain Here:

Official Form 106J Record # 806333 Schedule J: Your Expenses Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below								
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
No								
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
Under penalty of perjury I declare that I have read	the summary and schedules filed with this declaration and that they are true and							
correct.	the summary and schedules med with this declaration and that they are true and							
★ /s/ Sandra Marie Motton	x							
Signature of Debtor 1	Signature of Debtor 2							
Date 03/01/2019	Date							
MM / DD / YYYY	MM / DD / YYYY							

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Fill in this in	Fill in this information to identify your case:					
Debtor 1	Sandra	Marie	Motton			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court	for the : <u>NORTHERN</u> District of _	ILLINOIS(State)			
Case Number (If known)	r		_			

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

iuiiibei (ii known). Answer every question.								
Part 1	Give Details About Your Marital Status and W	/here You Lived Before							
	at is your current marital status?								
_ `									
	Married								
	Not married								
02 Dur	ing the last 3 years, have you lived anywhere of	thar than where you live no	.w2						
		iner than where you live ho	w :						
	No. Yes. List all of the places you lived in the last 3 ye	ears. Do not include where	ou live now.						
_	, ,								
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2					
		lived there		lived there					
			Same as Debtor 1	Same as Debtor 1					
	12328 S Normal Ave	FROM 08/2017							
	Chicago IL 60628-6414	To 11/2018							
	hin the last 8 years, did you ever live with a spo								
	perty states and territories include Arizona, Cali Wisconsin.)	ifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	s, Washington,					
	Yes. Make sure you fill out Schedule H: Your Cod	lebtors (Official Form 106H)							
Part 2	Explain the Sources of Your Income								

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Debtor 1	Sandra	Marie	Motton	Case	Number (if known)	
	First Name	Middle Name	Last Name			
Fil	I in the total amount of	of income you received fr	om all jobs and all business	during this year or the two pes, including part-time activities list it only once under Debtor 1.	S	
	No.					
	Yes. Fill in the detail	ls				
			Debtor 1 Sources of income Check all that apply	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Check all that apply	Gross income (before deductions and exclusions)
	From January 1 of	current year until	Wages, commissions,	\$4,993	Wages, commissions,	
	the date you filed f	or bankruptcy:	bonuses, tips Operating a business		bonuses, tips Operating a business	
	For last calendar y	ear:	Wages, commissions, bonuses, tips	\$29,784	Wages, commissions, bonuses, tips	
	(January 1 to Dece	mber 31, 2018)	Operating a business		Operating a business	
	For the calendar ye		Wages, commissions, bonuses, tips Operating a business	\$33,710	Wages, commissions, bonuses, tips	
	No. Yes. Fill in the detail	ls	Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
Part	3. List Certain Pa	yments You Made Before	You Filed for Bankruptcy			
		•				

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Debtor 1	Sandra	Marie	Motton	_	Case Number (if known)		
	First Name	Middle Name	Last Name				
06 Aı	re either Debtor 1's	or Debtor 2's debts primaril	y consumer debts?				
_	_						
		or 1 nor Debtor 2 has primar	=		ined in 11 U.S.C. § 101(8)	as	
	,	n individual primarily for a pe	, ,,				
	During the 90	days before you filed for bar	ikruptcy, did you pay any	creditor a total of \$6,	425° or more?		
	☐ No. Go to	line 7					
		rinie r.					
	Yes. List	below each creditor to whom	you paid a total of \$6,42	25* or more in one or	more payments and the		
	total amo	unt you paid that creditor. Do	not include payments fo	or domestic support ol	bligations, such as		
	child sup	oort and alimony. Also, do no	t include payments to an	attorney for this banl	kruptcy case.		
	* Subject to adjust	ment on 4/01/19 and every 3	years after that for case	s filed on or after the	date of adjustment.		
	L Van Balvard	Dalla de la della					
		Debtor 2 or both have prime	-	w araditar a total of \$1	200 or moro?		
	_	0 days before you filed for ba	iliki upicy, did you pay ai	iy creditor a total or pr	ood of more:		
	No. Go to	line 7.					
	□ Ves List	below each creditor to whom	you paid a total of \$600	or more and the total	amount you naid that		
		Do not include payments for					
		Also, do not include payment			FF		
	•		•	. ,			
			Dates of	Total amount paid	I Amount you stil	l owe	Was this payment for
			payments	P			
07 W	ithin 1 year before yo	ou filed for bankruptcy, did yc	ou make a payment on a	debt you owed anyor	e who was an insider?		
	-	elatives; any general partners			-	-	
		/ou are an officer, director, po r a business you operate as				, ,	S
su	ich as child support a	and alimony.					
	No.						
	Yes. List all payme	ents to an insider.					
			Dates of	Total amount	Amount you still	Reason	n for this payment
			payment	paid	owe		
08 W	ithin 1 year hefore vo	ou filed for bankruptcy, did yc	u make any navments o	r transfer any propert	y on account of a debt that	henefited	
	n insider?	ou med for burningpley, did ye	a make any payments o	r transier any propert	y on account of a acst that	benemea	
In	clude payments on d	ebts guaranteed or cosigned	by an insider.				
	No.						
	Yes. List all payme	ents to an insider.					
			Dates of	Total amount	Amount you still		n for this payment
			payment	paid	owe	include	e creditor's name
Part	Identify Legal	actions, Repossessions, and	Foreclosures				
		ou filed for bankruptcy, were acluding personal injury case:				ort or custo	ody
	odifications, and con		o, oman olamo dollono, d	ivoroco, conconori ca	no, paternity denotes, supp	ort or odott	, ay
Г] No.						
	Yes. Fill in the deta	ails.					
	_		Nature of the case	Court of	or agency		Status of the case
	Illinois Lending C	orporation VS Sandra	Contract	Cook C	County Circuit Court		Pending
	Motton						On appeal
	CASE NUMBER#	‡16M1100445					Concluded

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epto	or 1 Sanura	IVIAITE	IVIOLIOIT	Case Number (if kno	own)	
	First Name	Middle Name	Last Name			
10	Within 1 year before you f Check all that apply and fi		y of your property repossessed, for	eclosed, garnished, attached, so	eized, or levied?	
	No. Go to line 11					
	Yes. Fill in the information	ation below.				
11		ou filed for bankruptcy, did nent because you owed a d	any creditor, including a bank or debt?	financial institution, set off an	y amounts from y	our accounts
	No. Go to line 11	dian balan				
12	Yes. Fill in the information Within 1 year before you		any of your property in the posses	sion of an assignee for the be	nefit of creditors,	a
	= =	, a custodian, or another o		Ū	•	
	Yes.					
P	List Certain Gifts	and Contributions				
13	Within 2 years before yo	u filed for bankruptcy, did	you give any gifts with a total val	ue of more than \$600 per perso	on?	
	No.					
14	Yes. Fill in the details		you give any gifts or contribution	s with a total value of more tha	n \$600 to any cha	urity?
	No.	a moa for banki aptoy, ara	you give any give or contribution	o with a total value of more the	in quot to uny one	y .
	Yes. Fill in the details	for each gift.				
Pá	art 6: List Certain Loss	es				
		filed for bankruptov or sin	nce you filed for bankruptcy, did y	ou lose anything because of th	oft fire other dis	astor or
	gambling?	med for bankruptcy of sin	ice you med for bankruptcy, did y	ou lose anything because of the	ien, me, otner dis	aster, or
	No. Yes. Fill in the details	for each gift.				
		3				
P	List Certain Payn	nents or Transfers				
16	consulted about seeking	bankruptcy or preparing	you or anyone else acting on your a bankruptcy petition? ers, or credit counseling agencies			ou
	☐ No.					
	Yes. Fill in the details					
	Party Contact Info		Description and value of any p	roperty transferred	Date payment or transfer	Amount of payment
	Geraci Law L.L.C.				From	\$1,500.00
	55 E. Monroe Street	t #3400			11/20/2018 - 03/01/2019	
	Chicago,IL 60603					
	Party Contact Info		Description and value of any p	roperty transferred	Date payment or transfer	Amount of payment
	Hananwill Credit Co	unseling	Credit Counseling Services		2019	\$25.00
	115 N. Cross St.					
	Robinson, IL 62454					

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Debto	or 1	Sandra	Marie	Motton	Case I	Number (if known)	
		First Name	Middle Name	Last Name			
17	pron	-	your credito	y, did you or anyone else acting on rs or to make payments to your cre you listed on line 16.		fer any property to any	one who
		No.					
	=	Yes. Fill in the details.					
18	trans	sferred in the ordinary cour	se of your b	cy, did you sell, trade, or otherwise usiness or financial affairs? s made as security (such as the gra			
	Do n	not include gifts and transfe		ave already listed on this statemen	-	sat of mortgage on you	in property).
	_	No. Yes. Fill in the details for each	h gift.				
19		nin 10 years before you filed eficiary? (These are often ca	-	tcy, did you transfer any property trotection devices.)	to a self-settled trust or s	similar device of which	you are a
	_	No. Yes. Fill in the details for eac	h gift.				
P	art 8:	List Certain Financial Ac	counts, Instr	uments, Safe Deposit Boxes, and Sto	rage Units		
20	sold Inclu	l, moved, or transferred? ude checking, savings, mon	ey market, o	y, were any financial accounts or in or other financial accounts; certifice diations, and other financial institut	ates of deposit; shares ir	· -	
			uti ves, assoc	nations, and other intanolal institut	iions.		
	_	No. Yes. Fill in the details.					
	Ц	res. Fill III the details.		Last 4 digits of account number	Type of account or	Date account was	Last balance before
				·	instrument	closed, sold, moved, or transferred	closing or transfer
21	-	you now have, or did you ha h, or other valuables?	ve within 1 y	rear before you filed for bankruptcy	y, any safe deposit box o	r other depository for s	securities,
	1	No.					
		Yes. Fill in the details.					
				Who else had access to it?	Describe the conte	nts	Do you still have it?
22	Have	e you stored property in a s	torage unit c	or place other than your home with	in 1 year before you filed	for bankruptcy?	
	1	No.					
		Yes. Fill in the details.		Who also has ay had assess to \$2	Describe the south		Do you still
				Who else has or had access to it?	Describe the conte	nts	Do you still have it?
P	art 9:	Identify Property You Ho	ld or Control	for Someone Else			
23	•	you hold or control any prop someone.	perty that so	meone else owns? Include any pro	perty you borrowed from	n, are storing for, or ho	ld in trust
	_	No.					
	□`	Yes. Fill in the details.		Where is the property?	Describe the prope	rty	Value

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 Debtor 1
 Sandra
 Marie
 Motton
 Case Number (if known)

 First Name
 Middle Name
 Last Name

Pa	art 10: Give Details About Environmental In	formation		
For	r the purpose of Part 10, the following defini	tions apply:		
	Environmental law means any federal, state hazardous or toxic substances, wastes, or including statutes or regulations controlling	material into the air, land, soil, surface wa	ter, groundwater, or other medium,	
	Site means any location, facility, or propert it or used to own, operate, or utilize it, inclu	-	whether you now own, operate, or utilize	•
	Hazardous material means anything an env substance, hazardous material, pollutant, c		ste, hazardous substance, toxic	
Rep	port all notices, releases, and proceedings t	hat you know about, regardless of when t	ney occurred.	
24	Has any governmental unit notified you that	at you may be liable or potentially liable ur	nder or in violation of an environmental la	w?
	No.			
	Yes. Fill in the details.			
		Governmental unit	Environmental law, if you know it	Date of notice
25	Have you notified any governmental unit o	f any release of hazardous material?		
	No.			
	Yes. Fill in the details.			
		Governmental unit	Environmental law, if you know it	Date of notice
26	Have you been a party in any judicial or ad	ministrative proceeding under any environ	nmental law? Include settlements and ord	lers.
	No.			
	Yes. Fill in the details.		N	21.1
		Court or agency	Nature of the case	Status of the case
Pε	Give Details About Your Business or	Connections to Any Business		
	Give Details About Your Business or Within 4 years before you filed for bankrup	•	of the following connections to any busin	ess?
	Within 4 years before you filed for bankrup	•		ess?
	Within 4 years before you filed for bankrup ☐ A sole proprietor or self-employed i	tcy, did you own a business or have any o	ner full-time or part-time	ess?
	Within 4 years before you filed for bankrup A sole proprietor or self-employed i A member of a limited liability comp	otcy, did you own a business or have any of the control of the con	ner full-time or part-time	ess?
	Within 4 years before you filed for bankrup A sole proprietor or self-employed i A member of a limited liability comp A partner in a partnership An officer, director, or managing ex	otcy, did you own a business or have any on a trade, profession, or other activity, eithory (LLC) or limited liability partnership (ecutive of a corporation	ner full-time or part-time	ess?
	Within 4 years before you filed for bankrup A sole proprietor or self-employed i A member of a limited liability comp	otcy, did you own a business or have any on a trade, profession, or other activity, eithory (LLC) or limited liability partnership (ecutive of a corporation	ner full-time or part-time	ess?
	Within 4 years before you filed for bankrup A sole proprietor or self-employed i A member of a limited liability comp A partner in a partnership An officer, director, or managing ex	etcy, did you own a business or have any of a trade, profession, or other activity, eith oany (LLC) or limited liability partnership (ecutive of a corporation	ner full-time or part-time	ess?
	Within 4 years before you filed for bankrup A sole proprietor or self-employed i A member of a limited liability comp A partner in a partnership An officer, director, or managing ex An owner of at least 5% of the votin	etcy, did you own a business or have any of a trade, profession, or other activity, eithory (LLC) or limited liability partnership (ecutive of a corporation g or equity securities of a corporation art 12.	ner full-time or part-time	ess?
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 Debtor 1
 Sandra
 Marie
 Motton
 Case Number (if known)

 First Name
 Middle Name
 Last Name

answers are true and correct. I understand that making a	ffairs and any attachments, and I declare under penalty of perjury that the I false statement, concealing property, or obtaining money or property by fraud up to \$250,000, or imprisonment for up to 20 years, or both.
✗ /s/ Sandra Marie Motton	×
Signature of Debtor 1	Signature of Debtor 2
Date 03/01/2019 MM / DD / YYYY	Date
Did you attach additional pages to Your Statement of Fin	nancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
No	
Yes	
Did you pay or agree to pay someone who is not an attor	ney to help you fill out bankruptcy forms?
No	
Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Sign Below

Fill in this i	Caso 10 nformation to identif		ilod 03/05/10 E	Entered 03/05/19 17:02:0 2 of 67	06 Desc Main	
Debtor 1	Sandra	Marie	Motton			
Bootor 1	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	s Bankruptcy Court for t	he: <u>NORTHERN</u> District of <u>IL</u>	.LINOIS (State)		_	
Case Number	er		(State)		Check if this is an	
(If known)					amended filing	
Official F	orm 108					
		ion for Individual	e Eilina Undor (^hantar 7		12/15
						12/15
=	ve claims secured b	r chapter 7, you must fill out th v vour property, or	iis iorm ir:			
		rty and the lease has not expi	red.			
You must file t	his form with the co	urt within 30 days after you fil	e your bankruptcy petition	or by the date set for the meeting of cr	reditors,	
whichever is e	arlier, unless the co	urt extends the time for cause	. You must also send copie	es to the creditors and lessors you list.		
If two married	people are filing tog	ether in a joint case, both are	equally responsible for su	oplying correct information.		
Both debtors r	must sign and date t	he form.				
-		-	ed, attach a separate sheet	to this form. On the top of any addition	nal pages,	
write your nam	ne and case number	(if known).				
Part 1:	List Your Creditors W	/ho Have Secured Claims				
For any cre information	=	d in Part 1 of Schedule D: Cre	ditors Who Have Claims S	ecured by Property (Official Form 106D)), fill in the	
Identify the	e creditor and the pro	operty that is collateral	What do you inte secures a debt?	end to do with the property that	Did you claim the property as exempt on Schedule C?	
Creditor's	3		☐ Surrende	er the property	□ No	
name:			Retain th	ne property and redeem it	☐ ☐ Yes	
Danaminsti				ne property and enter into a	□ 163	
Description	on of			ation Agreement.		
property securing	deht:			ne property and [explain]:		
occurring	4001.			e proporty and [oxplain].	- 	
Creditor's	3		Surrende	er the property	☐ No	
name:			Retain th	ne property and redeem it	Yes	
Dogorinti	on of		☐ Retain th	ne property and enter into a	☐ 163	
Description property	OH OI		_	ation Agreement.		
securing	debt:			ne property and [explain]:		
				, 1, 1, 2, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,	- 	
Creditor's	 S		☐ Surrende	er the property	□ No	
name:				ne property and redeem it	_	
			<u> </u>	ne property and enter into a	Yes	
Description	on of			p. op only and onto mito a		

Reaffirmation Agreement.

Retain the property and [explain]: __

property securing debt:

Sandra

Case 19-05881

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Document Page 53 of 7 Pumber (if known)

Desc Main

First Name

List	Your	Unexpired	Personal	Property	Leases
------	------	-----------	----------	----------	--------

For any unavaised personal preparity lease that you listed in October 1	C. Evaputory Contracts and Unavaived Laccas (Official Form 4000)
For any unexpired personal property lease that you listed in Schedule	
fill in the information below. Do not list real estate leases. Unexpired I	
ended. You may assume an unexpired personal property lease if the t	ustee does not assume it. 11 U.S.C. § 365(p)(2).
Describe your unexpired personal property leases	Will the lease be assumed?
	П. м
Lessor's name:	No
Description of learned	Yes
Description of leased property:	
property.	
Lessor's name:	□ No
	Yes
Description of leased	
property:	
Lessor's name:	□No
	Yes
Description of leased	
property:	
Laggaria nama:	Пма
Lessor's name:	
Description of lagged	□Yes
Description of leased property:	
property.	
Lessor's name:	□No
Eddor o Harrie.	
Description of leased	□Yes
property:	
Lessor's name:	□No
Description of leased	□Yes
property:	
Lessor's name:	□ No
	Yes
Description of leased	
property:	
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention ab	out any property of my estate that secures a debt and any
personal property that is subject to an unexpired lease.	
🗶 /s/ Sandra Marie Motton	
	gnature of Debtor 2
Date Dated: 03/01/2019 D	
Date Date 0.03/01/2019 D	ate MM / DD / YYYY

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court

	NORTHERN DIST	RICT OF ILLINOIS EA	ASTERN DIVISIO)N
[n	re			
Sai	ndra Marie Motton / Debtor		Case No:	
			Chapter:	Chapter 7
	DISCLOSURE OF CO	MPENSATION OF ATT	ORNEY FOR DEE	BTOR
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(inpensation paid to me within one year before the filing of the dered or to be rendered on behalf of the debtor(s) in content	(b), I certify that I am the a the petition in bankruptcy	attorney for the abov , or agreed to be paid	e named debtor(s) and the d to me, for services
	For legal services, I have agreed to accept	\$1,000.00		
	Prior to the filing of this statement I have received	\$1,500.00		
	Balance Due	\$0.00		
	Post Case-Filing Work Pre-Paid:	\$500.00		
2.	The source of the compensation paid to me was:			
	Debtor(s) Other: (specify)			
3.	The source of compensation to be paid to me is:			
	Debtor(s) Other: (specify)			
4.	I have not agreed to share the above-disclosed compof my law firm.	pensation with any other p	person unless they ar	e members and associates
	I have agreed to share the above-disclosed compens of my law firm. A copy of the agreement, together attached.			
5.	In return for the above-disclosed fee, I have agreed to rer case, including:	nder legal service for all a	spects of the bankrup	ptcy
	Analysis of the debtor's financial situation, and reno bankruptcy;	dering advice to the debto	r in determining who	ether to file a petition in
	b. Preparation and filing of any petition, schedules, sta	atements of affairs and pla	n which may be requ	uired;
6.	By agreement with the debtor(s), the above-disclosed fee Fee does NOT include any work done post-filing.	e does not include the follo	owing service:	
		CERTIFICATION		
	I certify that the foregoing is a complete payment to me for representation of the debt		-	or
	Date: 03/05/2019	/s/ Andrew B. Nelson		
	Date	Signature of Attorney		

Page 1 of 1 Record # 806333

Geraci Law L.L.C. Name of law firm

Case 19-05881

Doc 1 File 19505 1 File red 03/05/19 17:02:06

Desc Main



Headquarters: 65 E. Monroe Street #3400 Chicago 7 (1580) 17.02:00

Date: 3/1/2019 Record#: 806333 Consultation Attorney: Marc Affolter

Retainer Agreement Chapter 7 - Pre-filing All services, and fees for work before filing

I retain Geraci Law L.L.C. to represent me in a Chapter 7 Bankruptcy until case closing on the terms below. We will start preparing your documents as soon as you sign this contract. Work before signing is no charge. The flat fee for work before filing pays for all work necessary to file this bankruptcy petition in court excludes appearance in non-bankruptcy court or proceeding; taking calls from your creditors or collectors. If we do not collect that amount before filing your case, you have no obligation to pay and we will write off any such amount. I have been offered both Chapter 7 and Chapter 13 alternatives and a Sec. 527 sheet.

Total estimated flat fee is: \$2,000.00 plus \$335.00 Filing Fee = \$2,335.00 by Debit only, no cash/checks. INITIAL NEXT TO THE OPTION YOU CHOOSE:
Option 1: Pay for the whole case before filing:
x x I will pay for all services before and after filing, before I file in Court.
Option 2: Split the payment into 2 parts: x would like to split payment for all services into two parts. Before filing will pay at least \$1,000.00 attorney fees for pre-filing work before filing in Court, the "deal to file". That does not include the \$335 court filing fee. Filing Fee: want:

- A. Payment Method: I will make payments by Debit \$ today, \$50.00 EVERY OTHER FRIDAY starting 02/22/2019. I will provide all documents and pay at least my pre-filing flat fee in full within 60 days of today. After filing in court, any balance on the pre-filing fee is discharged.
- B. Payments before filing are applied first to Attorney fees, then to the \$335 filing fee that must be paid after case filing. Do NOT pay the \$335 court filing fee unless you are paying the entire attorney fee first: we will advance it for you after filing. This avoids Trust Acount issues and you having to go pay it at the Courthouse. Any amount in excess of the pre-filing Flat Fee will be applied to the Flat Fee for post-filing services first, and then to costs. All fees become our property on payment and will be deposited into our operating account. After filing Payments reimburse costs first, then fees.
- C. AFTER we file your Chapter 7 bankruptcy in Court, you owe us nothing unless you choose to reimburse us for any Court costs, and pay any of the Post-Filing Fee for services we estimated that you didn't pay before filing. Payment by you for any post-filing services is entirely voluntary. Even if you refuse or are unable to pay us for post-filing services, we will perform all flat fee non-excluded services through discharge. We will not withdraw for non-payment of flat fee services such as appearing at the first meeting of creditors and reaffirmations. We will represent you unless we ask the Court for leave to withdraw as your attorney or unless local rules do not require us to represent you, such as in an adversary proceedings.
- D. Separate agreement for post filing services and Filing Fee \$335 advance. A separate agreement may be required in order to create any obligation to pay us for services and costs after filing, or for Additional Fees. The Bankruptcy Code allows you to pay us voluntarily after filing, but we prefer a written agreement so there are no misunderstandings.
- E. Post-filing Services Excluded from Flat Fee are: missed section 341 meetings; amendments; motions including to reopen, avoid judgment liens, dismiss, for enlargement of time; contested matters such as objections to exemptions; audits; attending rule 2004 examinations; adversary proceedings and representation during Trustee asset administration, if any. We will advise if additional fees are required and you can choose to pay us, hire other attorneys, or handle those yourself.

Fil**Ge 19965 Aw L.E. Gered** 03/05/19 17:02:06

Headquarters: D5 E My Profit Street #300 56 06 67 Date: 3/1/2019 Record#: 806333 Consultation Attorney: Marc Affolter



Retainer Agreement Chapter 7 - Pre-filing All services, and fees for work before filing

- F. Flat Fee rather than hourly You may choose to pay for our services billed at hourly rates of \$85 \$450/hour, and pay in advance a security retainer, which may cost you more, or less than a flat fee. Flat fees are usually cheaper.
- G. Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a client trust account. We will refund unearned fees. You may enter into a security retainer agreement with another law firm: we will not because we have found flat fees avoid surprises and a bill you did not expect.
- H. Pre-filing Termination. If you decide not to proceed, delay, fail to respond, pay fees, or provide all information & sign your petition, you agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown above. We will only refund unearned fees. Wisconsin: We will submit any unresolved dispute about the fee to binding arbitration within 30 days of receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection, State Bar of Wisconsin, P.O. Box 7158, Madison, WI 53707 if we fail to provide a refund of unearned advanced fees. If you dispute the amount and want that dispute to be submitted to binding arbitration, you must provide written notice of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days after notice of the dispute, we shall submit the dispute to binding arbitration.
- I. You agree: to fully cooperate, provide all information required, use Client Corner, not cause excessive work, and that more than one attorney or staff will work on your file. There is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". This flat fee is based on the facts you told us. If that changes, your fee may change.
- J. Exemption laws only protect a limited amount of property. File Chapter 13 to protect property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharge: Creditors or others may object to a Chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: student loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts after filing including HOA dues; other debts not discharged (see Client Corner, Bankruptcy Book, or info folder).
- K. No discharge if I don't take the 2nd educational course after case filing and before my creditors' meeting to be safe.
- L. I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income, expenses, debts and assets on my bankruptcy petition as of the date I sign it. I will not transfer or dispose of lany interest in property, or tax refunds, life insurance, inheritances, or lottery winnings from prefiling tickets, without disclosing it by filing an amended schedule and having the Chapter 7 Trustee's "no asset report" following that amendment.
- M. I have been told to value all property interests at Market Value Cost of Replacement, and to disclose all interests in any property, money, claims or sources of income.

I AGREE TO READ EVERY PAGE AND EVERY LINE OF MY PETITION BEFORE I SIGN IT AND TO MAKE SURE THAT IT IS COMPLETE AND CORRECT INCLUDING VALUE AND EXTENT OF ALL PROPERTY INTERESTS AND INCOME.

Date: 3, 1, 19

Sandra Motton (Debtor)

Could OceOmpttorney Andrews (v) Geraci Law L.L.C.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sandra Marie Motton / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/01/2019 /s/ Sandra Marie Motton

Sandra Marie Motton

X Date & Sign

Record # 806333 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

Document Page 58 of 67

UNITED STATES BANKRUPTCY COURT

Desc Main

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 806333 B 201A (Form 201A) (11/11) Page 1 of 2

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Form B 201A, Notice to Consumer Debtor(s)

In re Sandra Marie Motton

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Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 03/01/2019	/S/ Sandra Marie Motton	
	Sandra Marie Motton	
Dated: 03/05/2019	/s/ Andrew B. Nelson	
	Attorney: Andrew B. Nelson	

Case 19-05881 Doc 1 Filed 03/05/19 Entered 03/05/19 17:02:06 Desc Main Page 60 of 67 Document Motton Case Number (if known) Sandra Marie Debtor 1 Middle Name Answer These Questions for Reporting Purposes Part 6: 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." What kind of debts do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ∐No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? 25,001-50,000 1,000-5,000 1-49 18. How many creditors do **50,001-100,000** 5,001-10,000 50-99 you estimate that you ☐ More than 100,000 10,001-25,000 owe? 100-199 200-999 □\$500,000,001-\$1 billion ☐ \$1,000,001-\$10 million \$0-\$50,000 19. How much do you ☐\$1,000,000,001-\$10 billion \$50,001-\$100,000 ☐ \$10,000,001-\$50 million estimate your assets to □\$10,000,000,001-\$50 billion \$50,000,001-\$100 million be worth? **\$100,001-\$500,000** ☐More than \$50 billion ☐ \$100,000,001-\$500 million ☐ \$500,001-\$1 million ☐ \$1,000,001-\$10 million \$500,000,001-\$1 billion \$0-\$50,000 How much do you \$1,000,000,001-\$10 billion ☐ \$10,000,001-\$50 million \$50,001-\$100,000 estimate your liabilities ■ \$10,000,000,001-\$50 billion \$50,000,001-\$100 million to be? **\$100,001-\$500,000** ☐ \$100,000,001-\$500 million ☐ More than \$50 billion ☐ \$500,001-\$1 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152/1341, 1519, and 3571.

Executed on ______MM / DD / YYYY

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Fill in this in	formation to identify	y your case:		
Debtor 1	Sandra	Marie	Motton	<u> </u>
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, it filing)	First Name	Middle Name	Last Name	_
United States	Bankruptcy Court for th	ne : <u>NORTHERN</u> District o	of <u>ILLINOIS</u> (State)	
Case Number (If known)	f			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below		
Did y	ou pay or agree to pay someone who is NOT an attorney to he	lp you fill out bankruptc	y forms?
	No		
	Yes. Name of Person	·	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

			,
Und	er penalty of perjury, I declare that I have read the summary an	nd schedules filed with ti	nis declaration and that they are true and
corr			
any dispension the second	Madan Alla Hond		
×	Signature of Debtor 1	Signature of Debtor 2	
***************************************	2		
	Date : <u>5 / </u>	DateMM / DD / YY	yy

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Debtor 1 Sandra Marie Motton Case Number (if known) ______

Part 12: Sign Below				
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2	Experience and the desired of the de			
Date				
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?				
■ No				
Yes				
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?				
■ No				
Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form	119).			

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Debtor 1

Sandra

Mocument

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any unexpired personal property lease that you listed in <i>Schedule G: Executory Contracts and Unexpired Leases</i> (Official Formation below. Do not list real estate leases. <i>Unexpired leases</i> are leases that are still in effect; the lease period has ed. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).	
	Will the lease be assumed?
Describe your unexpired personal property leases	
essor's name: Public Storage	□ No
Description of leased Household goods, clothes roperty:	■ Yes
essor's name:	□ No
Description of leased property:	Yes
essor's name:	☐ No
Description of leased property:	Yes
essor's name:	□ No
Description of leased property:	Yes
Lessor's name:	□ No
Description of leased property:	Yes
Lessor's name:	□ No
Description of leased property:	☐ Yes
Lessor's name:	□ No
Description of leased property:	Yes
art 3: Sign Below	
ler penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any sonal property that is subject to an unexpired lease. Signature of Debtor 1 Signature of Debtor 2	

Official Form 108

Record # 806333

Date MM / DD / YYYY

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- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filling of your bankruptcy case. (2). You FILED your income tax return at least 2
 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District
 Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend
 you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes
 and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above
 time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKESURE OUR PETITION IS ACCURATE!!!!

Dated: 3 / 1 /2019	MANUA MANUA	X Date & Sign
	Sandra Marie Motton	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sandra Marie Motton / Debtor

Judge:

Bankruptcy Docket #:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

1 DECLARE UNDE	R PENALTY OF PERJURY THAT THE FOREGOING	IS TRUE AND CORRECT.
Dated: 3 / 1 /2019	Sandra Marie Motton	X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Debtor 1	Sandra	Marie	Motton	Case Number (if known)		
	First Name	Middle Name	· Last Name	Column A	Calumn B	
				Debtor 1	Debtor 2 or non-filing spouse	
3. Unen	nployment compens	sation		\$0.00	\$0.00	
Do no unde	ot enter the amount in the Social Security	f you contend that the amount Act. Instead, list it here:	t received was a benefit			
For	/ou					
For	our spouse					
	sion or retirement in efit under the Social S	ncome. Do not include any am Security Act.	nount received that was a	\$0.00	\$0.00	
Do r as a	not include any benef victim of a war crime	e, a crime against humanity, c	Security Act or payments received			
10a.				\$0.00	\$ 0.00	
10b.				\$ 0.00	\$0.00	
10c.	Total amounts from	separate pages, if any.		\$0.00	\$0.00	
11. Cale colu	culate your total cur mn. Then add the to	rent monthly income. Add lin tal for Column A to the total fo	ies 2 through 10 for each or Column B.	\$2,652.96	- \$0.00 =	\$2,652.96
Part 2 12. Cal	culate your current	mether the Means Test Applies monthly income for the year.		Copy line 11 here	12a.	\$2,652.96
		e number of months in a year)			\$	x 12
12b.	The result is your	annual income for this part of	the form.		12b.	\$31,835.5
13. Cal	culate the median fa	amily income that applies to	you. Follow these steps:			
Fill	in the state in which	you live.	IL			
Fill	in the number of peo	pple in your household.	2			
To	find a list of applicab	le median income amounts, q	te of household go online using the link specified in th ole at the bankruptcy clerk's office.	ne separate	13.	\$69,871.00
14. Ho	w do the lines comp	pare?				
14a	. x line 12b is less Go to Part 3.	than or equal to line 13. On t	the top of page 1, check box 1, Then	e is no presumption of abuse.		
14b		re than line 13. On the top of p id fill out Form 122A-2.	page 1, check box 2, The presumption	on of abuse is determined by Form	122A-2.	
Part	3: Sign Below	Λ				
	By signing here,	declare under penalty of per	jury that the information on this state	ment and in any attachments is tru	e and correct.	
	_M	WWW MATTER	<u> </u>			
		Sandra Marie Motton				
	Date:: <u>3</u>	//2019				
	If you checked lir	ne 14a, do NOT fill out or file f	Form 122A-2.	•		
e-very and a second	If you checked lin	ne 14b, fill out Form 122A-2 a	nd file it with this form.			

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Desc Main

Form B 201A, Notice to Consumer Debtor(s)

In re Sandra Marie Motton / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 3 / \ /2019

Sandra Marie Motton

X Date & Sign

Dated: 2 / S /2019

Attorney: An Every B. Nellion